

**CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)**

Date: **7/18/10**

Lastname-SS#: **Baldwin-5867 Amended**

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS @ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Description of Collateral
	Beneficial		\$89,800	5.25	\$1,704.95	House, Land & Escrow
				5.00		
				5.00		
				5.00		

STD - SECURED DEBTS @ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Regional Acceptance		\$21,687	5.25	\$164	\$411.75	2008 Impala

ATTORNEY FEE (Unpaid part)

Amount
Law Offices of John T. Orcutt, P.C. \$2,300

SECURED TAXES

Secured Amt
IRS Tax Liens \$5,480

Real Property Taxes on Retained Realty \$2,348

UNSECURED PRIORITY DEBTS

Amount
IRS Taxes \$4,264

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%)

Int.% Payoff Amt
All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED

Amount**

DMI= None(\$0) None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$2,400** per month for **60** months, then
approximately
\$ **\$63,398** on or before the 60th month as shown on
the attached amortization

Adequate Protection Payment Period: **60** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

The Debtor will pay Beneficial the Fair Market Value of the property located at 586 New Hope Church Rd, Apex NC 27502, in the amount of \$135,686.00, at 5.25% interest. Adequate Protection Payments shall be in the amount of \$1,704.95 per month, which exceed the contractually due on-going payment. On or before the 60th month of this case, the Debtor will refinance the property for the outstanding balance. If this occurs on the 60th month, the amount of the refinance would be less than 50% of the present value of the property. Beneficial shall also receive upon Confirmation a lump sum distribution of at least \$4,725.53. See the attached amortization schedule.